




Promoting Floodplain Management: What Your Community Can Do

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National Flood Insurance State Coordinator



Quote of the Day

“There are some parcels that Mother Nature owns. She may only visit once every few years, but she owns the parcel and when she comes to visit, she visits.”



Source: AP

Andrew Cuomo
Governor of New York
2013 State of the State Address

Agenda

- Overview of NFIP
 - Floodplain Maps
 - Flood Insurance
 - Floodplain Regulations
- What Communities Can Do

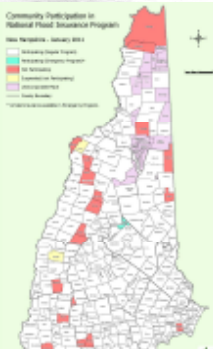


What is NFIP?

- Voluntary and mutual agreement between the Federal Emergency Management Agency (FEMA) and a community
- Participating Communities agree to adopt and administer appropriate regulations
- FEMA will make available flood insurance for all residents

NFIP in New Hampshire

- 214 communities (91%) participate
- 21 communities (9%) do not participate
- 2 communities are suspended



National Flood Insurance Program

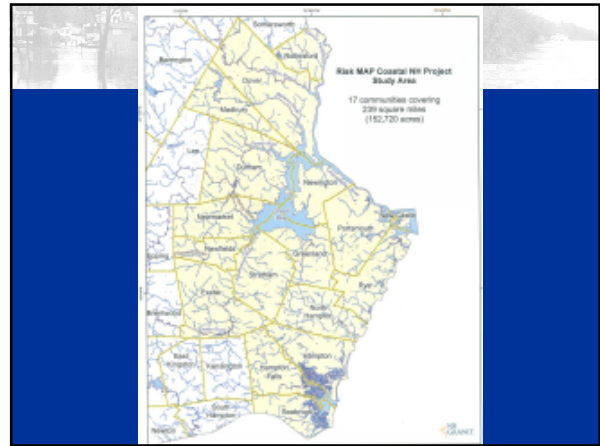
Floodplain Maps	Floodplain Regulations	Flood Insurance
Determines whether in or out. If in, determines the flood zone and BFE/depth and lender required flood insurance.	Details what regulations must be met for the development based on its flood map location.	Determined by how the structure is built, what flood zone it is located in, etc.

New Mapping in NH

**Status
December, 2012**

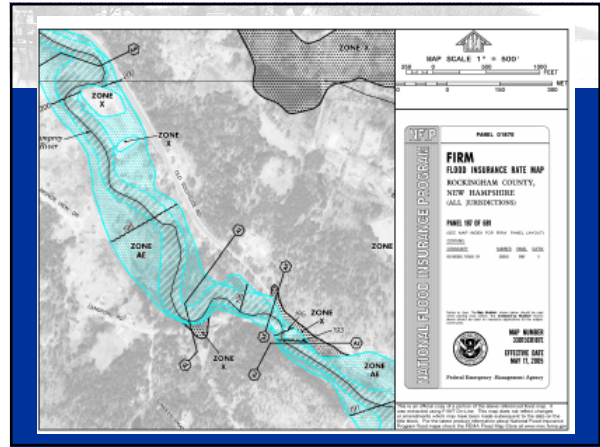
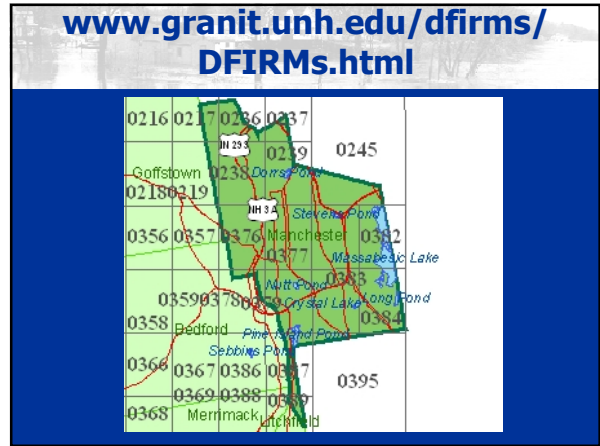
- DFIRMs effective 2013
- DFIRMs effective 2010
- DFIRMs effective 2009
- DFIRMs effective 2008
- DFIRMs effective 2006
- DFIRMs effective 2005
- DFIRM effective date undetermined

Counties shown on map: Coos, Grafton, Carroll, Belknap, Sullivan, Merrimack, Strafford, Cheshire, Hillsborough, Rockingham.

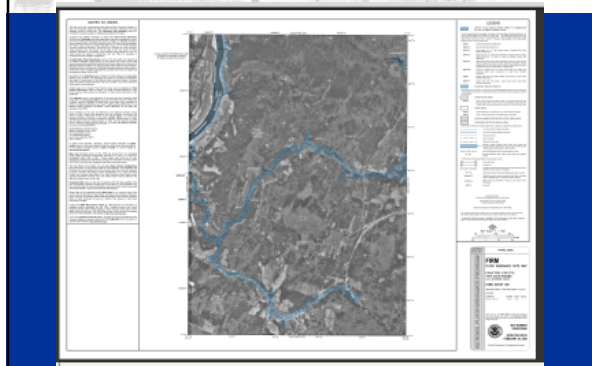


Where to Find Floodplain Maps

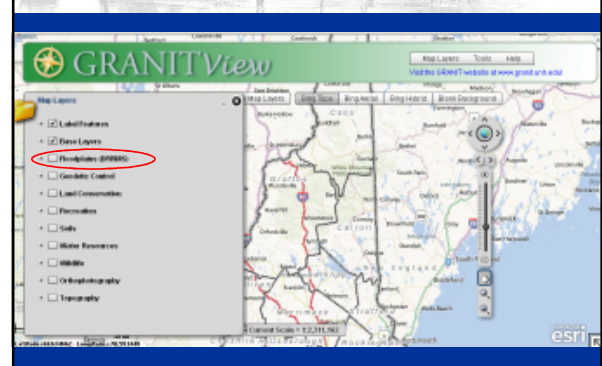
- **FEMA Map Store** (www.msc.fema.gov) for viewing, printing a FIRMette, and purchase of digital data only
- **NH GRANIT** (www.granit.unh.edu/dfirms) for DFIRMs: on-line viewing of pdf copies maps and studies, free download of GIS data, and purchase of paper copies
- **GRANITView** (<http://granitview.unh.edu>) for interactive mapping of floodplain data

[illegible]

www.granit.unh.edu/dfirms/DFIRMs.html



GRANITView



<http://granitview.unh.edu/>



NFIP Flood Insurance

- Available anywhere in a participating community
- Costs more in higher-risk areas
- Available to renters as well as owners

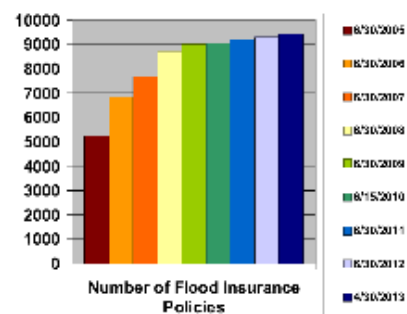


NH Flood Insurance Stats

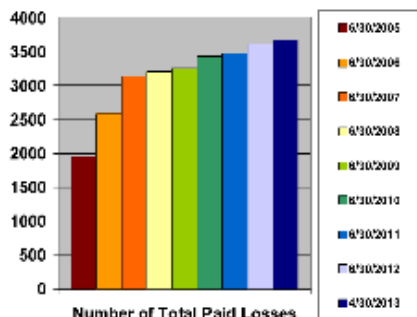
- Number of Policies: 9,436
 - Outside SFHA – 3,389 (36%)
- Total Insurance Coverage \$1.9 billion
- Total Paid Losses*: 3,667
- Total Amount Paid*: \$48 million

*Since 1978

Number of Flood Insurance Policies in NH between 2005 and 2013



Number of Total Paid Losses in NH between 2005 and 2013

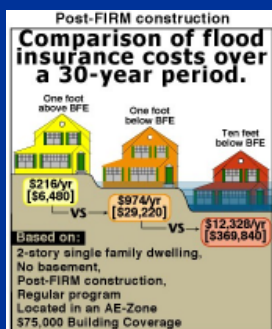


Community Policy Data

Town	# of Policies in SFHA	# of Policies outside SFHA	# of Paid Losses in SFHA	# of Paid Losses outside SFHA
Merrimack	27	66	8	42
Nottingham	12	15	10	3
Plymouth	18	3	7	0
Rochester	20	61	7	7
Wilton	14	10	3	0

Flood Insurance

- Building not built to regulations = very high premiums or insufficient coverage
- Submit-for-rate properties (lowest floor is 2 ft or more below BFE)
- Building built to minimum regulations or more = pay less

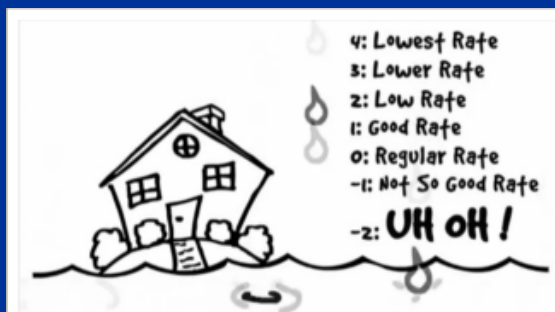


Sample Insurance Rates in Zones AE and VE

	Zone AE (More than 1 floor w/ Basement/Enclosure/Crawl space)		Zone VE (Without Obstruction)	
	Annual Premium	30-Year Savings	Annual Premium	30-Year Savings
+3 ft	\$499	\$13,185	\$2,560	\$181,650
+2 ft	\$517	\$12,645	\$3,565	\$151,500
+1 ft	\$584	\$10,635	\$5,365	\$97,500
0 (at BFE)	\$939	-	\$8,615	-
-1 ft	\$2,683	-	\$13,945	-

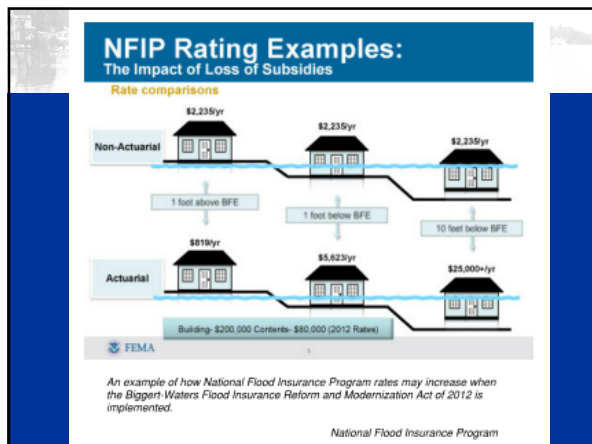
NFIP Premium based on October 2011 rates for a single-family Post-FIRM structure with \$250,000 bldg & \$100,000 contents coverage with \$1,000 deductible. VE based on replacement cost ratio of .75 or More.

Flood Insurance



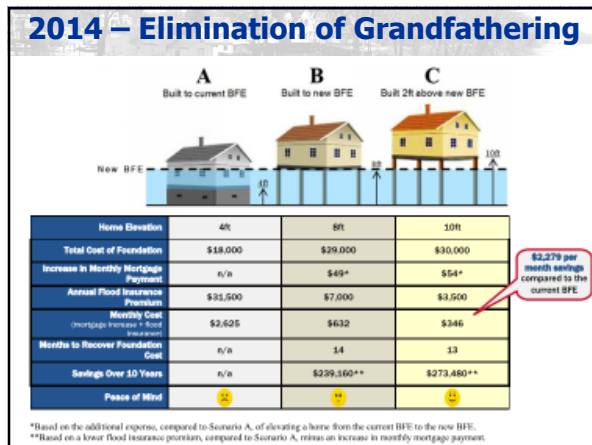
Flood Insurance Reform Act of 2012

- Passed by Congress on July 6, 2012
- Intent is to eliminate subsidies for:
 - Structures built prior to the first flood insurance map in a community (pre-FIRM)
 - Policies based on the map in effect when structure was built (grandfathering)



Current & Upcoming Insurance Rate Changes

Effective Date	Type of Pre-FIRM Structure	Changes
Jan 1, 2013	Non-Primary Residence	Up to 25% increase per year till full risk premium is reached
Oct 1, 2013	Business Properties Severe Repetitive Loss Properties	Up to 25% increase per year till full risk premium is reached
	All new policies effective on or after July 6, 2012. Including those due to property being sold, a policy lapse, severe repetitive flood losses, and new policy purchased for any reason.	First renewal or purchase after Oct 1, 2013 will be based on full risk premium



NFIP Minimum Regulations Better than Nothing....but...

- Buildings can still suffer damage
- Do not address changes to floodplain areas that are not updated on FEMA's maps
- Do not address future conditions

Better than Nothing....but...

ASFPM strongly believes the minimum NFIP floodplain regulations:

- do not provide adequate long-term flood risk reduction for communities; and
- the benefits of flood risk reduction achieved by higher regulatory standards far outweighs the burden of administering them.

ASFPM - A Guide for Higher Standards in Floodplain Management - 2011

Revised State Model Floodplain Ordinances

- Coming soon!
- Revising regulations to give everyone a better understanding
- Zone A with no BFE
 - No basements!
 - Lowest floor elevated at least 2 ft above Highest Adjacent Grade

Sample Insurance Rates in Zone A Areas with no BFE

Elevation Difference (Lowest Floor above HAG)	Zone A (Without Basement/Enclosure/Crawlpace)	
	Annual Premium	30-Year Savings
+5 ft	\$628	\$73,950
+2 to 4 ft	\$1,308	\$53,550
+1 ft	\$3,093	
0 (at HAG)	Submit for Special Rating	

*NFP Premium based on October 2011 rates for a Post-FIRM single-family structure with no BFE, \$250,000 bldg & \$100,000 contents coverage with \$4,000 deductible.

Higher Standards



A Guide for Higher Standards in Floodplain Management

Property
NORFOLK Floodplain Regulation Committee
June 2011

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Freeboard

- New construction or substantial improvement of any residential structure shall have lowest floor, including basement elevated (1', 2', 3', etc.) above the base flood elevation.
- Where a base flood elevation is not known (Zone A), the lowest floor shall be elevated at least 2' above the highest adjacent grade.

Reduce Your Risk, Reduce Your Premium

Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation*

PREMIUM AT 4 FEET BELOW
BASE FLOOD ELEVATION
\$9,500/year
\$95,000/10 years

PREMIUM AT
BASE FLOOD ELEVATION
\$14,100/year
\$141,000/10 years

PREMIUM AT 3 FEET ABOVE
BASE FLOOD ELEVATION
\$4,277/year
\$42,770/10 years



*\$150,000 building coverage only (does not include contents). At (high to moderate risk) new, single-family, one-story structure without a basement at 4 feet below Base Flood Elevation (BFE), at BFE, and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2011). The illustrations above are based on a standard National Flood Insurance Program (NFIP) deductible.

Freeboard Examples

Community	Freeboard Elevation Above BFE
Allenstown	2 ft
Canaan	2 ft
Concord	2 ft (Merrimack River) 1 ft remainder of City
Keene	1 ft
Raymond	1.5 ft (New Construction) 1.5 ft (Recommended for Substantial Improvements)
Salem	1 ft
Winchester	1 ft

Preservation of Floodplain Areas

- A community can restrict all development from the floodway or the entire floodplain area or restrict only certain types of development such as critical facilities and residential structures.
- Language needs to be carefully worded to avoid taking challenge or other issues.

Preservation of Floodplain Areas

Community			Prohibited in Floodplain
Bath Conway Walpole			All development
Allenstown Concord Cornish Derry Easton Epsom Francestown	Franconia Grantham Hampton Hancock Hanover Keene Lisbon	Litchfield Madbury Piermont Salem Sanbornton Swansey Walpole	Certain uses and/or new or substantially improved buildings, fill, etc.

Setbacks

- Proposed developments adjacent to riverine floodplains shall be setback (50', 100', 200', etc.) from floodway boundary or centerline of stream (with no floodway).
- Proposed development adjacent to coastal floodplains (Zone VE) shall be set back (100', 200', 300', etc.) from the mean low tide boundary.

Setback Examples

- Grantham** has lot, frontage, setback and height requirements in their floodplain conservation overlay district.
- Piermont** requires that all parts of any structure, residential, non-residential, commercial, industrial, or agricultural, including mobile homes, must be set back at least 75 feet from the 100-year floodplain boundary.

Cumulative Substantial Damage

Flood related damage sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.

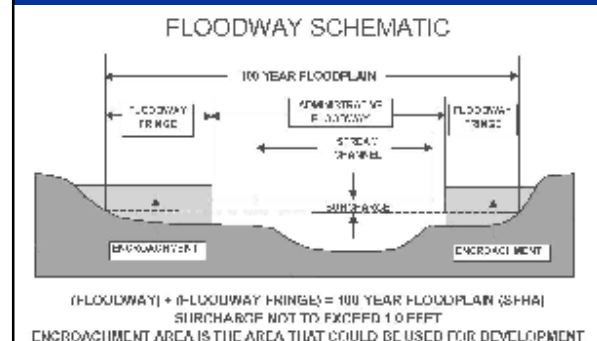


Cumulative Substantial Improvement

When the combined total of all improvements or repairs made after the adoption of this regulation equals or exceeds 50 percent of a structure's market value, that structure is considered to be substantially improved.



Compensatory Storage



Compensatory Storage

Fill within the special flood hazard area shall result in no net loss of natural floodplain storage. The volume of the loss of floodwater storage due to filling in the special flood hazard area shall be offset by providing an equal volume of flood storage by excavation or other compensatory measures at or adjacent to the development site.

Compensatory Storage Examples

Community	Excavation/Fill Ratio
Keene	1:1
Raymond	1:1
Salem	2:1

Critical Facilities

- Prohibit critical facilities and developments in all special flood hazard areas (and in all 500-year floodplains).
- Those adjacent to special flood hazard areas shall be 2 ft above the 500-yr flood elevation. Access roads to and from facility should be elevated at this level.



Access (Ingress-Egress)



Access (Ingress-Egress)

New development proposals will be designed, to the maximum extent practicable, so residential building sites, walkways, driveways, and roadways are located on land with a natural grade with elevation not less than the base flood elevation and with evacuation routes leading directly out of the floodplain area (dryland access).

Community Rating System



Community Rating System

- A FEMA voluntary incentive program for NFIP communities
- Reward communities that are doing more than meeting the NFIP requirements by reducing the flood insurance premiums of their residents by a certain percentage.

Credit Points	CRS Class	Discount
4,500 +	1	45%
4,000-4,499	2	40%
3,500-3,999	3	35%
3,000-3,499	4	30%
2,500-2,999	5	25%
2,000-2,499	6	20%
1,500-1,999	7	15%
1,000-1,499	8	10%
500-999	9	5%
0-499	10	0%

NH CRS Communities

- | | | |
|----------------|---------|-----|
| • Keene | Class 8 | 10% |
| • Marlborough | Class 9 | 5% |
| • Peterborough | Class 8 | 10% |
| • Winchester | Class 9 | 5% |

Average NH CRS Points = 835 (Class 9)

CRS Activities

4 Categories

- Public Information Activities
- Mapping & Regulatory Activities
- Flood Damage Reduction Activities
- Flood Preparedness Activities

20 Total Activities

CRS Activities

- Public Information Activities
 - Elevation Certificates (56)
 - Map Information Service (140)
 - Outreach Projects (2)
 - Hazard Disclosure (0)
 - Flood Protection Information (22)
 - Flood Protection Assistance (0)

(#) – NH Avg CRS Points

CRS Activities

- Mapping & Regulatory Activities
 - Additional Flood Data (0)
 - Open Space Preservation* (179)
 - Higher Regulatory Standards (165)
 - Flood Data Maintenance (59)
 - Stormwater Management (28)

(#) – NH Avg CRS Points

* Credit is automatically given to NH community's because of the state's shoreland 50-foot buffer requirement. The actual points per community is based on a community impact adjustment.

CRS Activities

- Flood Damage Reduction Activities
 - Floodplain Management Planning (0)
 - Acquisition and Relocation (5)
 - Flood Protection (0)
 - Drainage System Maintenance (156)

(#) – NH Avg CRS Points

CRS Activities

- Flood Preparedness Activities
 - Flood Warning Program (0)
 - Levee Safety (0)
 - Dam Safety (0-45)*

(#) – NH Avg CRS Points

* Credit is given to a community that would be affected by a flood from the failure of a high-hazard potential dam

CRS Pilot Toolkit

- Currently developing a toolkit to make available information and data which are eligible for CRS credit points easily accessible.
- Can assist communities interested in joining CRS or existing CRS communities

What's Next?

- Communities Interested in Higher Standards and/or Community Rating System
 - Review materials
 - Contact Jennifer at OEP for further assistance
 - Talk to the other communities that are already enforcing higher regulations and/or participating in CRS

Contact Information

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